

HOUSE No. 1566

By Mr. Ayers of Quincy, petition of Bruce J. Ayers that insurance companies be authorized to extend rebates to clients with safe driving records. Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand and Five.

AN ACT AUTHORIZING INSURANCE PROVIDERS TO EXTEND MOTOR VEHICLE LIABILITY INSURANCE REBATES TO CUSTOMERS WITH SAFE DRIVING RECORDS.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Section 182 of Chapter 175 of the General Laws,
2 as appearing in the 1996 Official Edition, is hereby amended by
3 striking out the following text as appearing on lines 11-13:— “or
4 any motor vehicle liability bond or any motor vehicle liability
5 policy, both as defined in section thirty-four A of chapter ninety,”.

1 SECTION 2. Said section 182 of Chapter 175 of the General
2 Laws, as appearing in the 1996 Official Edition, is hereby further
3 amended by adding the following new text at the end thereof:—
4 “Nothing in this chapter shall prevent any motor vehicle lia-
5 bility insurance company from making supplemental agreements
6 to extend rebates or partial refunds of the policy premium after the
7 expiration of the term to any policy holder who is considered a
8 safe driver under the safe driver insurance plan and who was not
9 involved in any surchargable incidents during the period such
10 policy was in effect; provided that any insurance company
11 offering such a program shall offer this incentive to all policy
12 holders who meet the aforesaid criteria, and provided further that
13 all insurance companies electing to extend such benefits must first
14 submit their plan to the commissioner and receive approval before
15 they can implement such a program.”

1 SECTION 3. Section 183 of Chapter 175 of the General Laws,
2 as appearing in the 1996 Official Edition, is hereby amended by
3 striking out the following text as appearing on lines 7-8:— “or
4 any motor vehicle liability bond or any motor vehicle liability
5 policy, both as defined in section thirty-four A of chapter ninety.”.

1 SECTION 4. Said section 183 of Chapter 175 of the General
2 Laws, as appearing in the 1996 Official Edition, is hereby further
3 amended by adding the following text at the end thereof:—
4 “Nothing in this section shall prohibit any person from partici-
5 pating in any motor vehicle liability policy rebate or partial policy
6 refund program; provided, that such program has been approved
7 by the commissioner.”